

Figure 1

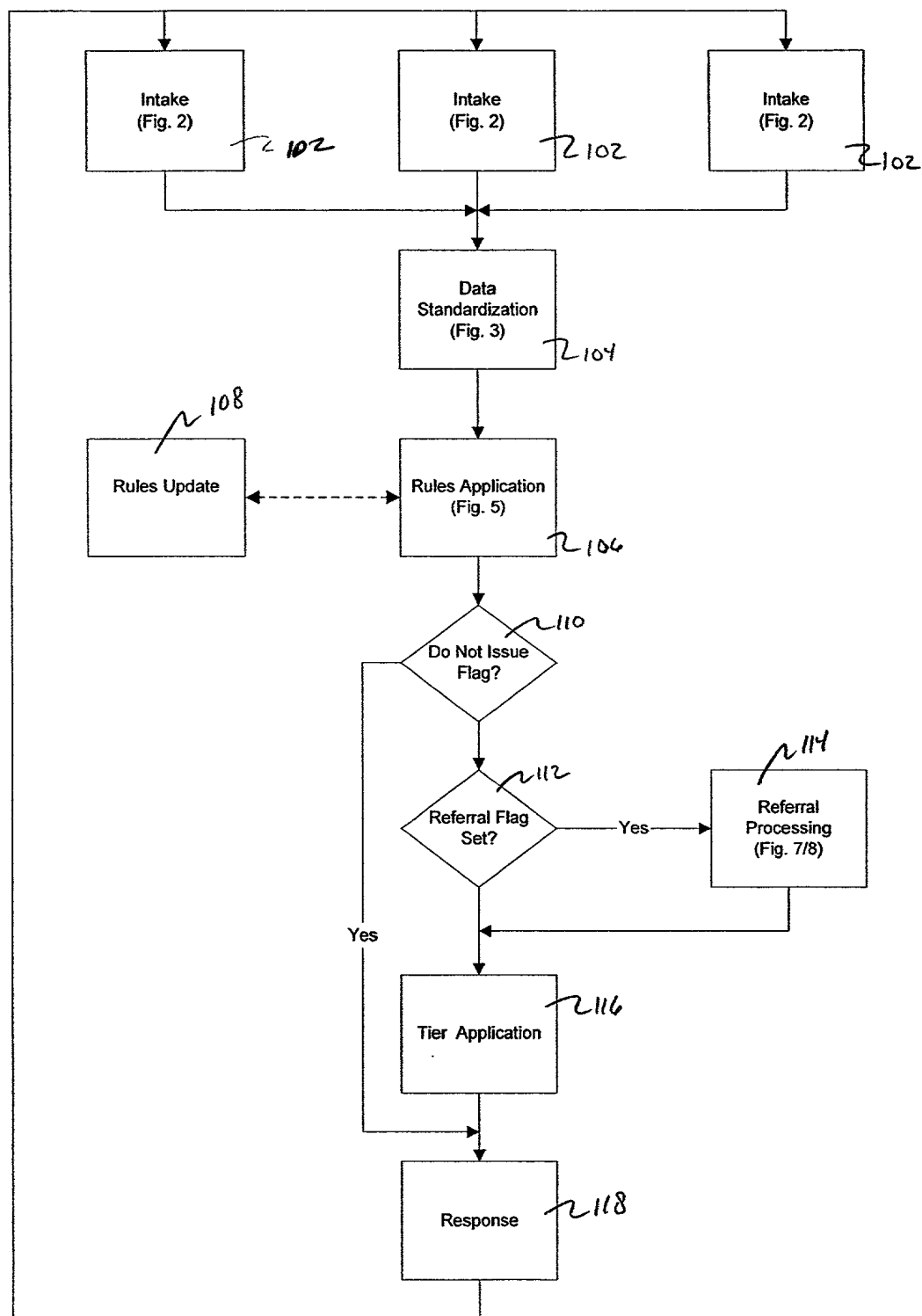


Figure 2A

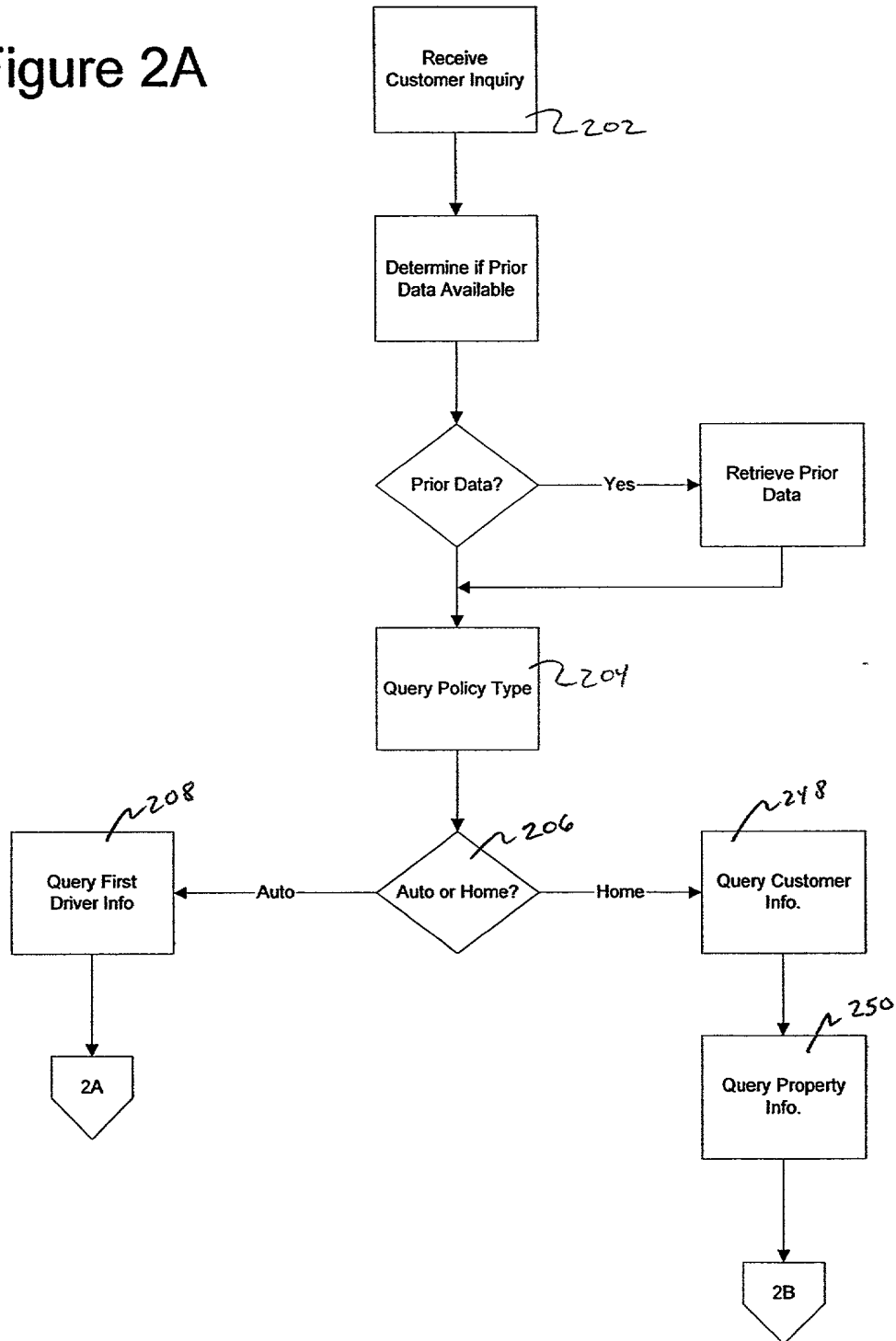


Figure 2B

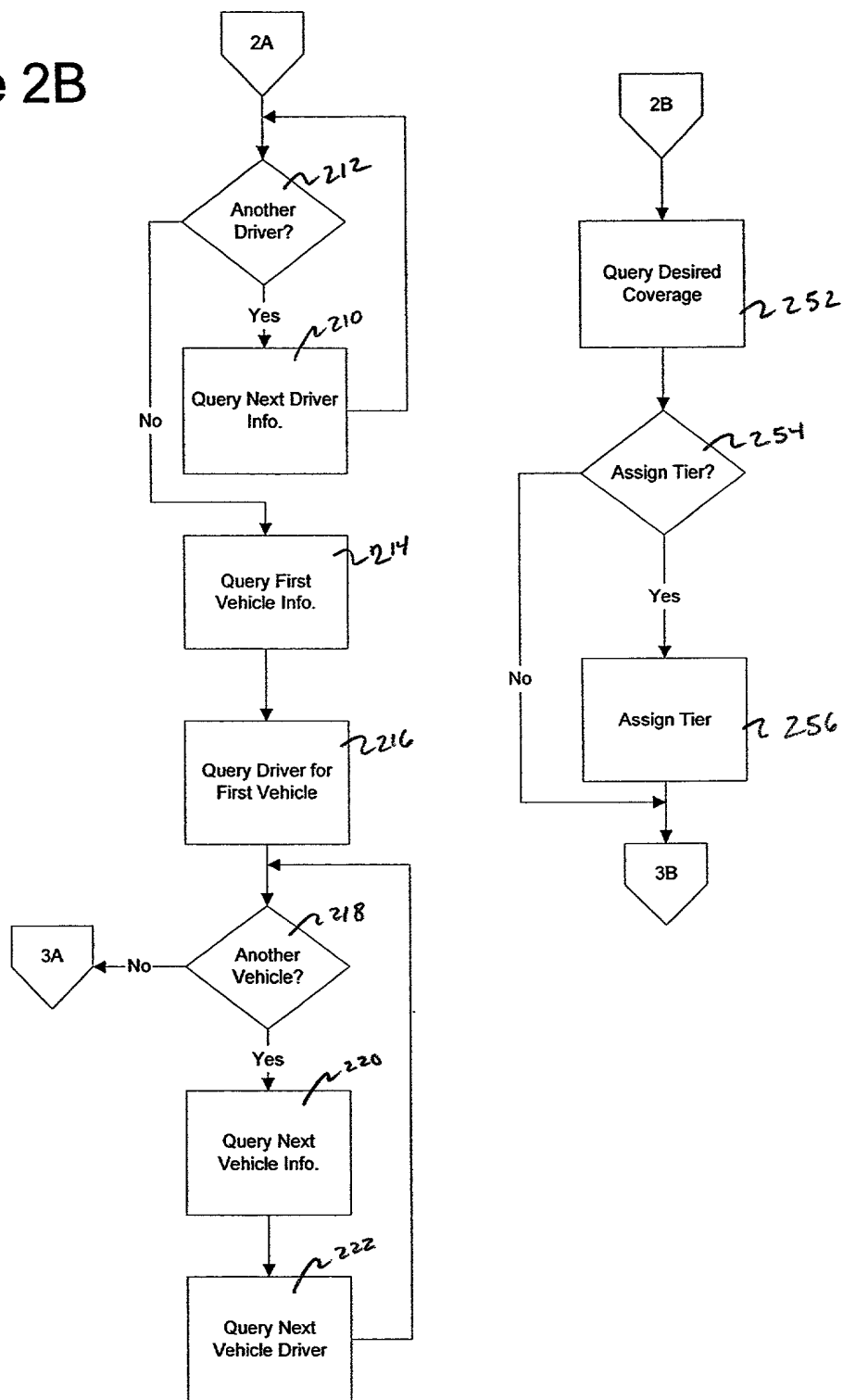


Figure 2C

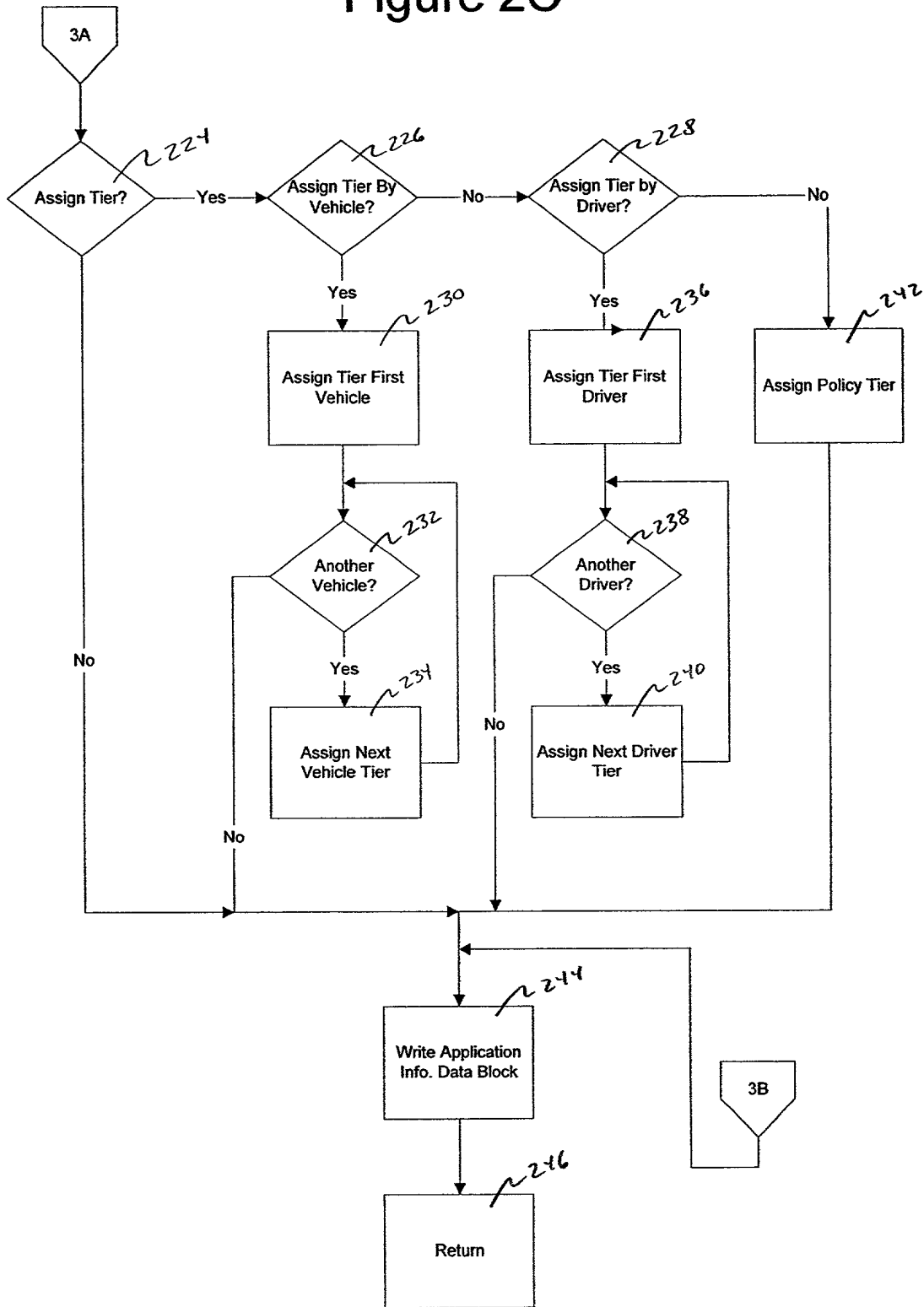


Figure 3

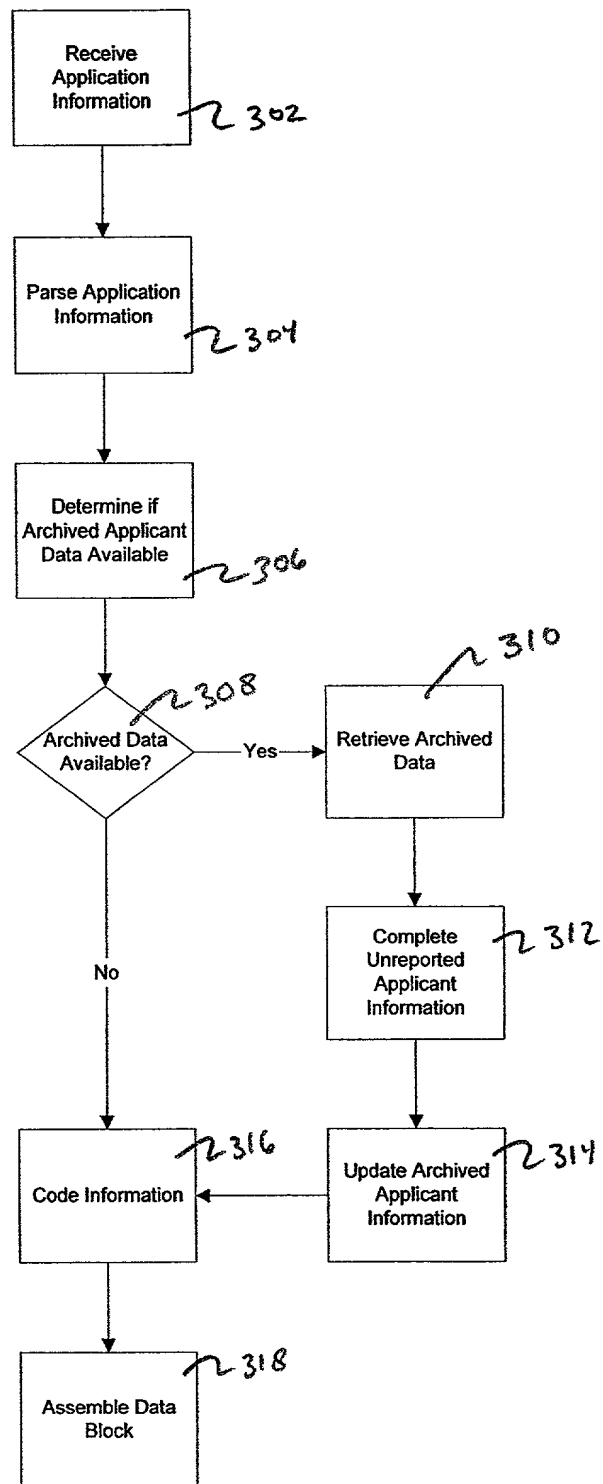


Figure 4

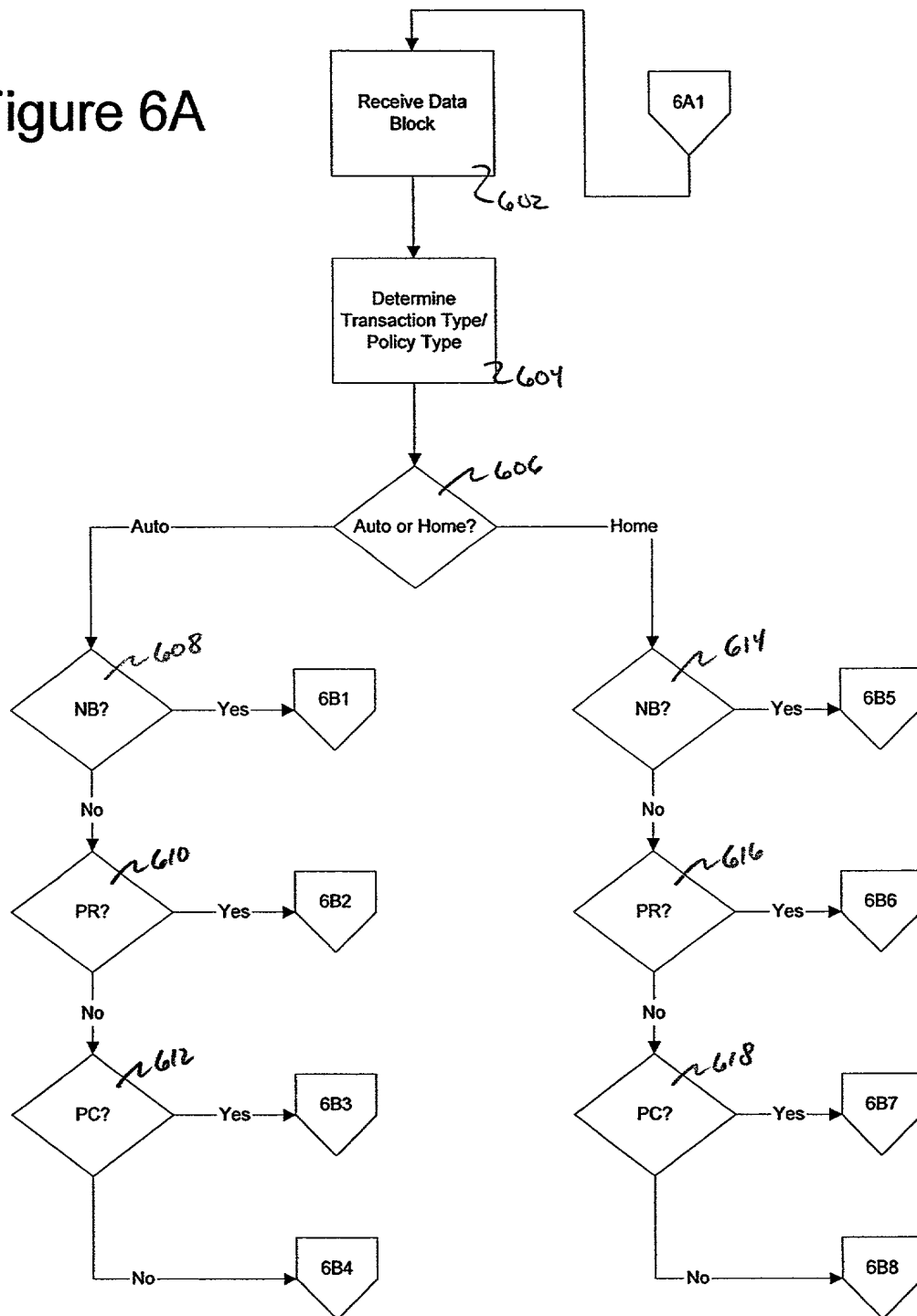
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Date	Version	Rule Number	Rule Name	Description	Applicability				Transaction				Parameter	Message	Action
					Type	State	Company	Tier	Tier Appl	NB	PC	RN			
12/25/2002	1	1.1.4.1.1	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	Pref.		X			665	Credit Score Below minimum acceptable score	Reject
12/25/2002	1	1.1.4.1.2	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	Pref.		X			645	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.2.1	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	Std.		X			685	Credit Score Below minimum acceptable score	Reject
01/01/2002	2	1.1.4.2.2	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	Std.		X			665	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.3.1	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	None		X			685	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.3.2	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent A	None		X			665	Credit Score Below minimum acceptable score	Refer
12/25/2002	1	1.1.4.1.3	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	Pref.		X			668	Credit Score Below minimum acceptable score	Reject
12/25/2002	1	1.1.4.1.4	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	Pref.		X			648	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.2.3	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	Std.		X			688	Credit Score Below minimum acceptable score	Reject
01/01/2002	2	1.1.4.2.4	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	Std.		X			668	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.3.3	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	None		X			688	Credit Score Below minimum acceptable score	Refer
01/01/2002	2	1.1.4.3.4	Credit Score	If the credit score of any of the named insureds is less than the credit score of the dwelling rating state.	Home	PA	Agent B	None		X			668	Credit Score Below minimum acceptable score	Refer

Figure SB

Date	Version	Rule Number	Rule Name	Description	Applicability				Transaction				Parameter	Comment	Message	Action
					Type	State	Company	Tier	Tier Appl	NB	PC	RN	PR			
12/25/2002	1	2.1.4.1.1	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	Ref.	C	X		X		2	Points Above Maximum Acceptable Amount	Reject
12/25/2002	1	2.1.4.1.2	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	Ref.	C	X		X		1	Points Above Maximum Acceptable Amount	Refer
01/01/2002	2	2.1.4.2.1	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	Std.	C	X		X		5	Points Above Maximum Acceptable Amount	Reject
01/01/2002	2	2.1.4.2.2	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	Std.	C	X		X		1	Points Above Maximum Acceptable Amount	Refer
01/01/2002	2	2.1.4.3.1	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	A/R	C	X		X		7	Points Above Maximum Acceptable Amount	Reject
01/01/2002	2	2.1.4.3.2	Violations	Violations - Pennsylvania Point Scheme	Auto	PA	All	A/R	C	X		X		2	Points Above Maximum Acceptable Amount	Refer
12/25/2002	1	2.2.4.1.1	Violations	Violations - Michigan Point Scheme	Auto	MI	All	Ref.	P	X		X		3	Points Above Maximum Acceptable Amount	Reject
12/25/2002	1	2.2.4.1.2	Violations	Violations - Michigan Point Scheme	Auto	MI	All	Ref.	C	X		X		1	Points Above Maximum Acceptable Amount	Refer
01/01/2002	2	2.2.4.2.1	Violations	Violations - Michigan Point Scheme	Auto	MI	All	Std.	C	X		X		8	Points Above Maximum Acceptable Amount	Reject
01/01/2002	2	2.2.4.2.2	Violations	Violations - Michigan Point Scheme	Auto	MI	All	Std.	C	X		X		2	Points Above Maximum Acceptable Amount	Refer
01/01/2002	2	2.2.4.3.1	Violations	Violations - Michigan Point Scheme	Auto	MI	All	A/R	C	X		X		10	Points Above Maximum Acceptable Amount	Reject
01/01/2002	2	2.2.4.3.2	Violations	Violations - Michigan Point Scheme	Auto	MI	All	A/R	C	X		X		3	Points Above Maximum Acceptable Amount	Refer

Figure 6A



20090320 16223001

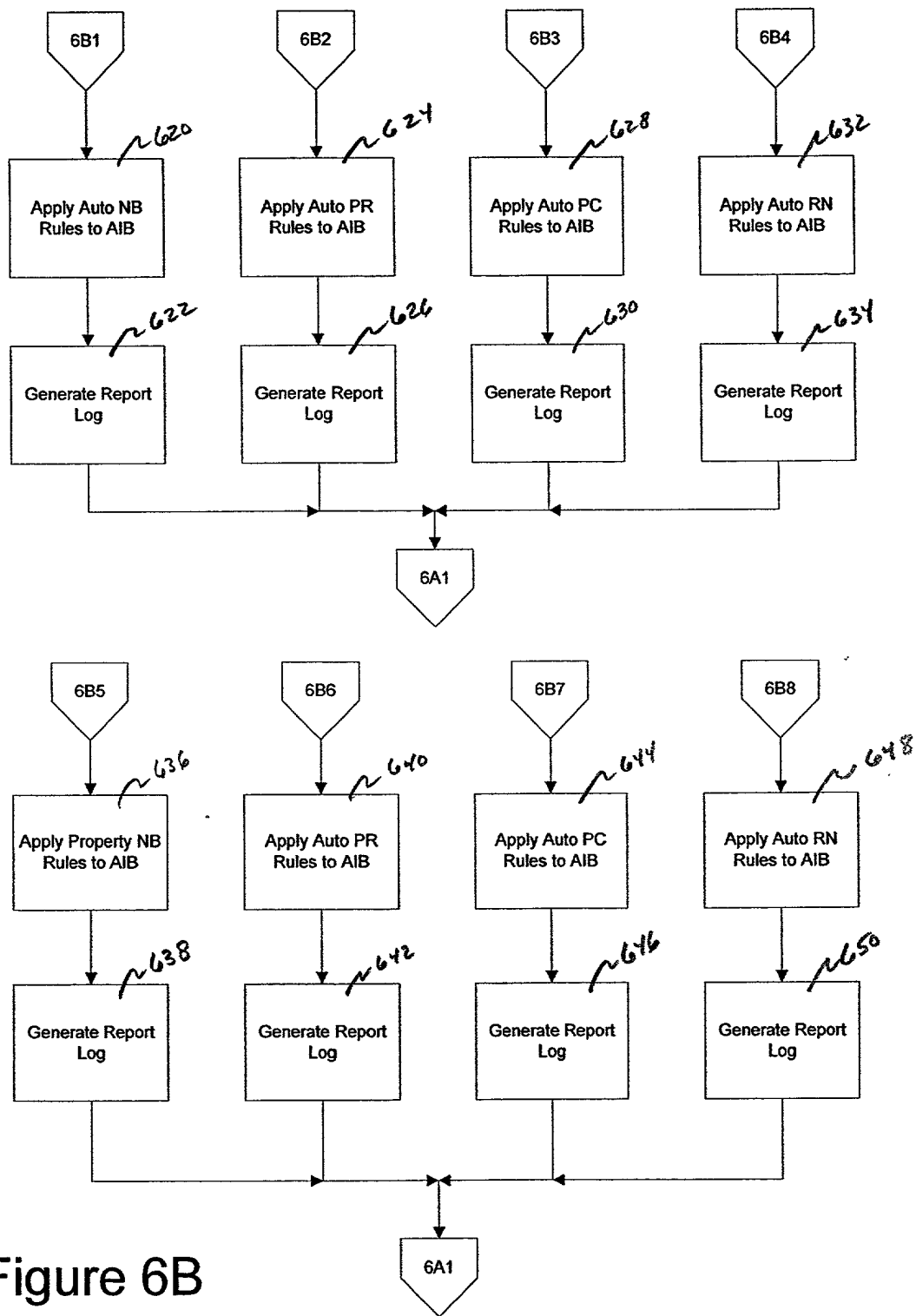


Figure 6B



Figure 8

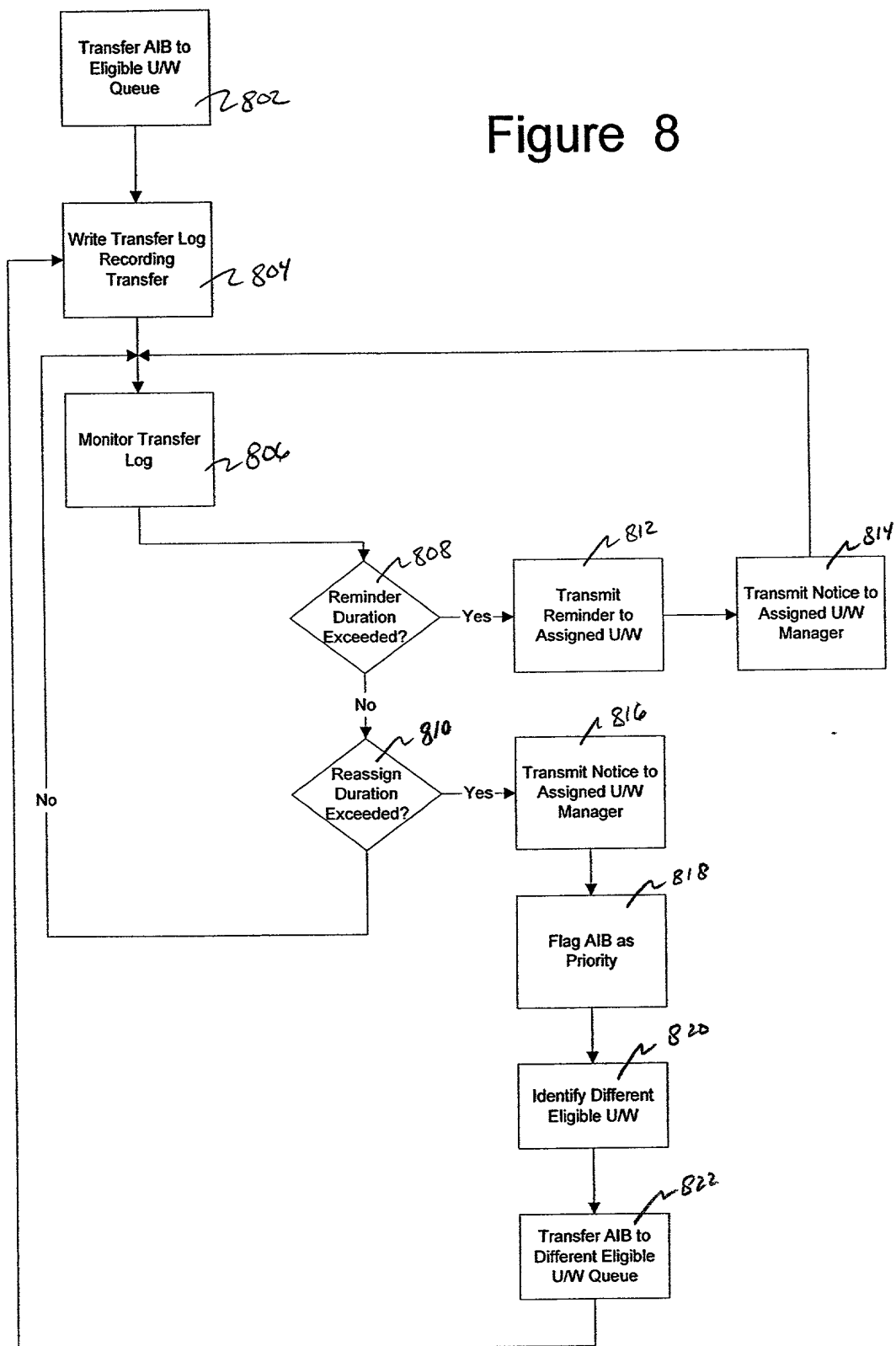


Figure 9

